

Abstract of the Disclosure

A system, method and computer program for ordering, paying for and delivering goods and services from a content provider to a user which assures the content provider that he will be paid and that assures the user that he will receive the

5 content at an agreed upon price. Thus, this system, method and computer program facilitates business transactions occurring between parties who do not know each other by using a trusted third party to either take the user's order, deliver to the user's order, and/or bill the user the correct amount for the goods and services contracted for. This system, method and computer program relies on the Global

10 System for Mobile (GSM) communications system to authenticate the user and provide algorithms and modules that are used to generate cipher keys and service responses so as to insure the content provider will be paid and that the user will not be overcharged. Further, these algorithms and modules are used to encrypt important information so as to prevent third parties from intercepting this important

15 information. Five business model modules are detailed with numerous variations possible to accomplish the task of facilitating business transactions between parties that do not necessarily know or trust each other.